

## ABSTRACT

A method for facilitating the transfer of a payment for a computerized transaction between a buyer and a seller for the purchase of an item using a computer network, such as the Internet. The method includes the steps of

5 communicating, from a seller's computing station to an agent computing system, data regarding the transaction between the buyer and the seller, wherein the data identifies the buyer, the seller, and the amount of the transaction. The agent computing system communicates transaction information displayable to the buyer, such as a confirmation number created by

10 the agent computing system for identifying the transaction, an order number corresponding to a merchant order number provided by the merchant for identifying the transaction, an exchange rate between a first local currency usable to the buyer and a second currency usable by the seller, and a total price of the transaction expressed in the first local currency usable by the buyer.

15 Receiving an actual payment from the buyer at a plurality of agent locations is provided for, the agent locations being in communication with the agent computing system. Upon receiving the actual payment from the buyer at one of the agent locations, a message is communicated to the seller that the actual payment for the transaction was received at the agent location, thereby

20 permitting the seller to begin shipment of the item to the buyer. Funds are transferred to the seller preferably paid in the second currency usable by the seller.